

## Abstract

Systems and methods are disclosed whereby credit and debit card transactions are processed at a merchant point-of-sale terminal in a manner that provides customers the opportunity to receive one or more charge enhancement offers which are presented to the customer on a printed record of charge. The charge enhancement offers may indicate either a reduction or an increase in the original purchase total. In a first embodiment, a customer may receive a discount toward a purchase total in exchange for supplying feedback to a merchant in the form of a survey or questionnaire presented on the record of charge. In a second embodiment, the customer is provided the opportunity to receive a discount toward a purchase total by enlisting a third-party service or to purchase a third-party product by completing a section provided on the record of charge. In a third embodiment, the customer may select from at least one additional charge displayed on a record of charge to be added to a transaction total. Such additional charges may represent, for example, a gratuity for a merchant service. In each embodiment, the reduction or increase of original purchase total is provided by a clearinghouse or issuing bank that processes the credit or debit card transaction and confirms the cardholder's acceptance of the charge enhancement offer following completion of the transaction at the point-of-sale terminal.